

OPPENHEIMER

OPPENHEIMER WOLFF & DONNELLY LLP

Plaza VII, Suite 3300
45 South Seventh Street
Minneapolis, MN 55402-1609

oppenheimer.com

612.607.7000
Fax 612.607.7100

RECEIVED
CENTRAL FAX CENTER
SEP 16 2005

FAX COVER LETTER

September 16, 2005

TO: Mail Stop AF
Commissioner for Patents
COMPANY: U.S. Patent and Trademark Office
PHONE: 703.308.9723
FAX: 571.273.8300

FROM: Steven C. Lieske
DIRECT DIAL: 612.607.7508
EMAIL: SLieske@Oppenheimer.com
RE: Amendment and Response to an Office Action mailed April 22, 2005 - Serial No. 09/551,238

COMMENTS: I certify that the following correspondence is being transmitted by facsimile to Mail Stop AF, Commissioner for Patents, at the U.S. Patent and Trademark Office on September 16, 2005.

1. Amendment and Response to Office Action - Serial No. 09/551,238



Chris Barncard

This facsimile contains confidential information intended only for the use of the addressee(s) named above and may contain information that is legally privileged. If you are not the addressee, or the person responsible for delivering it to the addressee, you are hereby notified that reading, disseminating, distributing or copying this facsimile is strictly prohibited. If you have received this facsimile by mistake, please immediately notify us by telephone and return the original message to us at the address above via the Postal Service (we will reimburse postage). Thank you.

Originals: Not being sent

Completed by: Chris Barncard/7268

You should receive 17 page(s) including this page.
If the transmission is incomplete, please call 612.607.7276 as soon as possible.

RECEIVED
CENTRAL FAX CENTER

SEP 16 2005

Serial number 09/551,238
page 1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial #: 09/551,238
Applicant: Wottowa et al.
Filed: 04/17/2000
Title: ACCOUNT AND CUSTOMER CREATION IN AN ON-LINE BANKING MODEL

TC/AU: 3628
Examiner: POINVIL, FRANTZY
Docket #: 060021-369201 (old reference AND1P692)
Customer #: 29,838

CERTIFICATE OF TRANSMISSION

I hereby certify under 37 CFR 1.8 that this correspondence is being transmitted by facsimile to Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 via the facsimile number 571-273-8300 on September 16, 2005


Chris Barncard

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

COMMUNICATION

A final Office Action was mailed from the PTO on 22 April 2005. On 20 June 2005, the undersigned submitted an after final response. Today, in a phone conversation with Examiner Frantzy Poinvil, the Examiner explained that the correspondence was not in the PTO system and asked that it be resubmitted.

Enclosed with this letter is a copy of the after final response that was faxed on 20 June 2005. The paper includes a Certificate of Transmission signed by Chris Barncard. Also enclosed is the fax transmission report that shows successful transmission of the 13 pages.

As Applicants filed the after final response within the two month period, Applicants

Serial number 09/551,238
page 2

request that this copy of the response be forwarded to the Examiner and that the Examiner provide an advisory action.

In the event a telephone conversation would expedite the prosecution of this application, the Examiner may reach the undersigned at 612-607-7508. If any fees are due in connection with the filing of this paper, then the Commissioner is authorized to charge such fees including fees for any extension of time, to Deposit Account No. 50-1901 (Docket 60021-369201).

Respectfully submitted,



Steven Lieske, Reg. No. 47,749

Customer No. 29,838

OPPENHEIMER WOLFF & DONNELLY LLP
Plaza VII, Suite 3300
45 South Seventh Street
Minneapolis, MN 55402
Phone: 612-607-7508
Fax: 612-607-7100
E-mail: SLieske@Oppenheimer.com

09/18/2005 11:23 FAX 612 607 7100
06/20/2005 13:54 FAX 612 607 7100

OPPENHEIMER LAW FIRM
OPPENHEIMER LAW FIRM

2004
2001

*** TX REPORT ***

TRANSMISSION OK

TX/RX NO	3317	
CONNECTION TEL		917033065995
CONNECTION ID		
ST. TIME	06/20 13:50	
USAGE T	04'07	
PGS. SENT	13	
RESULT	OK	

OPPENHEIMER

OPPENHEIMER WOLFF & DONNELLY LLP

Plaza VII, Suite 3300
45 South Seventh Street
Minneapolis, MN 55402-1609

oppenheimer.com

612.607.7000
Fax 612.607.7100

COMPLETED

FAX COVER LETTER

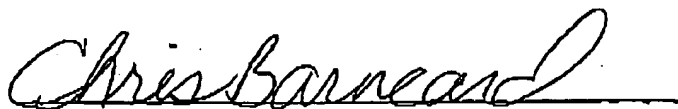
June 20, 2005

TO: Mail Stop AF
Commissioner for Patents
COMPANY: U.S. Patent and Trademark Office
PHONE: 703.308.9723
FAX: 703-872-9306

FROM: Steven C. Lieske
DIRECT DIAL: 612.607.7508
EMAIL: SLieske@Oppenheimer.com
RE: Response to 2nd Final Office Action - Serial No.: 09/551,238

COMMENTS: I certify that the following correspondence is being transmitted by facsimile to Mail Stop AF, Commissioner for Patents, at the U.S. Patent and Trademark Office on June 20, 2005.

1. Response to a Final Office Action dated April, 22, 2005 (Serial No. 09/551,238)



Chris Barncard

OPPENHEIMER

OPPENHEIMER WOLFF & DONNELLY LLP

Plaza VII, Suite 3300
45 South Seventh Street
Minneapolis, MN 55402-1609
oppenheimer.com

612.607.7000
Fax 612.607.7100

FAX COVER LETTER

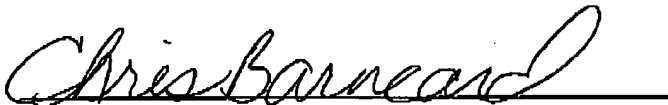
June 20, 2005

TO: Mail Stop AF
Commissioner for Patents
COMPANY: U.S. Patent and Trademark Office
PHONE: 703.308.9723
FAX: 703-872-9306

FROM: Steven C. Lieske
DIRECT DIAL: 612.607.7508
EMAIL: SLieske@Oppenheimer.com
RE: Response to 2nd Final Office Action - Serial No.: 09/551,238

COMMENTS: I certify that the following correspondence is being transmitted by facsimile to Mail Stop AF, Commissioner for Patents, at the U.S. Patent and Trademark Office on June 20, 2005.

1. Response to a Final Office Action dated April, 22, 2005 (Serial No. 09/551,238)



Chris Barncard

This facsimile contains confidential information intended only for the use of the addressee(s) named above and may contain information that is legally privileged. If you are not the addressee, or the person responsible for delivering it to the addressee, you are hereby notified that reading, disseminating, distributing or copying this facsimile is strictly prohibited. If you have received this facsimile by mistake, please immediately notify us by telephone and return the original message to us at the address above via the Postal Service (we will reimburse postage). Thank you.

Originals: Not being sent

Completed by: Chris Barncard/7268

You should receive 13 page(s) including this page.
If the transmission is incomplete, please call 612.607.7276 as soon as possible.

Serial #: 09/551,238
In reply to Office action mailed: 4/22/2005
page 1 of 12

RECEIVED
CENTRAL FAX CENTER

SEP 16 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial #: 09/551,238
Applicant: Wottowa et al.
Filed: 04/17/2000
Title: ACCOUNT AND CUSTOMER CREATION IN AN ON-LINE BANKING MODEL

TC/AU: 3628
Examiner: POINVIL, FRANTZY
Docket #: 060021-369201 (old reference AND1P692)
Customer #: 29,838

CERTIFICATE OF TRANSMISSION

I hereby certify under 37 CFR 1.8 that this correspondence is being transmitted by facsimile to Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 via the facsimile number 703-872-9306 on June 20, 2005.


Chris Barncard

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

In response to the final Office action mailed 22 April 2005, please consider the following remarks.